

<b>Form 1449 (Modified)</b>	<b>Atty. Docket No.:</b> ISAA0043CIP	<b>Serial No.:</b> 09/675,992
<b>Information Disclosure</b>	<b>Applicant:</b> Walter Lee et al	<b>Examiner:</b> Najarian, Lena
<b>Statement By Applicant</b>	<b>Filing Date:</b> 09/29/2000	<b>Group:</b> 3626

**Non-Patent Literature Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
Ln	1	Kim S. Nash, "Bank Enlists Neural Net to Fight Fraud", Computerworld, vol. 25, No. 51, pp. 53, Jan 1992
Ln	2	Anonymous, "Mellon Buys Software to Fight Card Fraud", American Banker, vol. 156, No. 238, pp. 3, Dec. 1991
Ln	3	Karen Gullo, "Neural Nets Versus Card Fraud: Chase's Software Learns to Detect Potential Crime", American Banker, vol. 155, No. 23, pp. 3, Feb. 1990
Ln	4	Marose, Robert A., "A Financial Neural-Network Application", AI Expert, vol. 5, No. 5, May 1990 pp. 50-53
Ln	5	Seidenberg, John P. et al., "Chase Employing Neural Network to Combat Card Fraud", CARD NEWS, vol. 4, No. 22, Nov. 13, 1989
Ln	6	"New Automated Experts' Ready for Lenders", Aba Banking Journal, vol. 84, No. 1, Jan 1992
Ln	7	"Banks Wise Up to the Expertise of Artificial Intelligence Systems", Bank Technology News, Sep. 1992
Ln	8	"Neural Nets Versus Card Fraud: Chase's Software Learns to Detect Potential Crime", American Banker, vol. 155, No. 23, Feb. 2, 1990
Ln	9	Joachim Utans and John Moody, "Selecting Neural Network Architectures via the Prediction Risk: Application to Corporate Bond Rating Prediction", IEEE, 1991
Ln	10	Boris, Larry, "People vs. Machine: A Case for Automated Tracking Systems," Credit World, vol. 80, No. 5, May/Jun. Aug 1992
Ln	11	"Closing Ranks Against Fraud", Bank Systems & Technology, vol. 29, No. 2, Feb 1992.*
Ln	12	Punch, Linda, "A Banner Year for the Crooks", Credit Card Management, vol. 4, No. 12, Mar 1992
Ln	13	Rumelhart, D.E., et al., "Learning Representations by Back-Propagating Errors", Nature v 323 pp. 533-536 (1986).

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LN	14	Hecht-Nielsen, R., "Theory of the Backpropagation Neural Network", Neural Networks for Perception, pp. 65-93 (1992)
LN	15	Weigend, A.S., et al., "Generalization by Weight-Elimination with Application to Forecasting", Advances in Neural Information Processing Systems 3, pp. 875-882

date not available

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. LN 3-26-07  
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Sheet 1 of 1

FORM PTO-1449  
(REV. 6-89)U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAttorney's Docket No.  
13553-05122Application No.  
09/675,992

## INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant

Walter Lee, et al.

Filing Date

September 29, 2000

Group Art Unit

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## U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date if Appropriate
	A1						
	A2						
	A3						
	A4						
	A5						
	A6						
	A7						
	A8						
	A9						
	A10						

## FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
Ln	B1	4-220758	08/11/92	Japan	G06F	15/18	X	
	B2	4-113220	04/14/92	Japan	G01	3/00	X	
	B3	63-184870	07/30/88	Japan	G06F	15/30	X	
Ln	B4	62-75768	04/07/87	Japan	G06F	15/30	X	
	B5							

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Ln	C1	Demby, E. <i>Fighting Fraud in Cyberspace Collections and Credit Risk</i> , April 2000, Vol 5, No. 4 pp 67,72.
	C2	Murphy, P. <i>Fighting Internet Card Fraud, Credit Card Management</i> , July 2000, Vol 13, No. 4, pp18-26.
	C3	<i>Vendors Cast Their Neural Nets to Catch Fraud in Online Sales</i> ; Debt Card News, Vol. 4, No. 23, May, 1999.
Ln	C4	International Search Report for PCT/US01/30193 2002 Ln 326-07
	C5	
	C6	

EXAMINER

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DATE CONSIDERED

7-6-05

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.  
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REV: 12/96